

**Information to identify the case:**

Debtor 1	<b>Keith J. McGrath</b>	Social Security number or ITIN	<b>xxx-xx-8396</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>14-22440-MBK</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Keith J. McGrath

7/22/16

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Keith J. McGrath  
 Debtor

Case No. 14-22440-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db +Keith J. McGrath, 2415 Robin Way, Manasquan, NJ 08736-1814  
 cr +Fulton Bank of New Jersey, c/o Eisenberg, Gold & Cettel, P.C., 1040 North Kings Highway,  
 Suite 200, Cherry Hill, NJ 08034-1925  
 cr Mercedes-Benz Financial Services, c/o BK Servicing, LLC, PO Box 131265,  
 Roseville, MN 55113-0011  
 cr +Mercedes-Benz Financial Services USA LLC, P.O. Box 562088, Suite 900 North,  
 Dallas, TX 75356-2088  
 514860839 Bank Of America Home Loans, PO Box 941000, Simi Valley, CA 93094-1000  
 514996947 +Bank of America, N.A., PROBER & RAPHAEL, A LAW CORPORATION,  
 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207  
 514868947 +Brixmor Middletown Plaza Owner LLC, c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C.,  
 123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042  
 514860840 Brixmore Middletown Plaza Owner, LLC, C/O Brixmore Property Group,  
 Two Tower Bridge, Suite 300, Conshohocken, PA 19428  
 515412509 +Capital One, N.A., P.O. Box 21887, Eagan, MI 55121-0887  
 514860841 Capitol One Mortgage, PO Box 21887, Eagan, MN 55121-0887  
 514860844 +Donna Cettel, Esq., Eisenberg, Gold & Cettel, P.C., 1040 North Kings Highway Suite 200,  
 Cherry Hill, NJ 08034-1925  
 514996948 +Fulton Bank of NJ, Eisenberg, Gold & Cettel, P.C., 1040 N. Kings Hwy., Ste. 200,  
 Cherry Hill, NJ 08034-1925  
 514860847 +John McGrath, 7 Tuscany Way, Mt. Laurel, NJ 08054-4828  
 515346777 Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,  
 Roseville, MN 55113-0011  
 514860849 +Ofer Gabbay, 128 Summit Ave, Hackensack, NJ 07601-1310  
 514860850 +Peter A. Lesser, Esq., Sirlin Lesser & Benson, PC, 123 South Broad Street, Suite 2100,  
 Philadelphia, PA 19109-1042  
 514860851 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, PO Box 245,  
 Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 22 2016 23:21:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 22 2016 23:21:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514860837 EDI: AMEREXPR.COM Jul 22 2016 23:08:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 515095516 EDI: BECKLEE.COM Jul 22 2016 23:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514860838 EDI: BANKAMER.COM Jul 22 2016 23:08:00 Bank Of America, P.O. Box 982235,  
 El Paso, TX 79998-2235  
 515004132 +EDI: BANKAMER.COM Jul 22 2016 23:08:00 Bank of America, N.A., Bankruptcy Department,  
 P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012  
 515926328 +EDI: AISACG.COM Jul 22 2016 23:08:00 Capital One N.A., c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016-5028  
 515926328 +E-mail/PDF: ebnotices@ascensioncapitalgroup.com Jul 22 2016 23:31:52 Capital One N.A.,  
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 514860842 EDI: CHASE.COM Jul 22 2016 23:08:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 514860843 +EDI: DISCOVER.COM Jul 22 2016 23:08:00 Discover, P.O. Box 6103,  
 Carol Stream, IL 60197-6103  
 514875402 EDI: DISCOVER.COM Jul 22 2016 23:08:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514860845 +E-mail/Text: bankruptcy@fult.com Jul 22 2016 23:33:06 Fulton Bank, One Penn Square,  
 Lancaster, PA 17602-2853  
 514990897 +E-mail/Text: bankruptcy@fult.com Jul 22 2016 23:33:06 Fulton Bank of New Jersey,  
 117 West End Avenue, Somerville, NJ 08876-1828  
 514860846 EDI: IRS.COM Jul 22 2016 23:08:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 514860848 +EDI: DAIMLER.COM Jul 22 2016 23:08:00 Mercedes Benz Financial, PO Box 685,  
 Roanoke, TX 76262-0685

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Brixmor Middletown Plaza Owner LLC, c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C.,  
 123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 31

Date Rcvd: Jul 22, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Dana S Plon on behalf of Creditor Brixmor Middletown Plaza Owner LLC dplon@sirlinlaw.com  
Donna L. Cetei on behalf of Plaintiff Fulton Bank of New Jersey dcetei@egclawfirm.com  
Donna L. Cetei on behalf of Plaintiff FULTON BANK OF NEW JERSEY dcetei@egclawfirm.com  
Donna L. Cetei on behalf of Creditor Fulton Bank of New Jersey dcetei@egclawfirm.com  
Douglas J. Ferguson on behalf of Creditor Fulton Bank of New Jersey dferguson@egclawfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
John R. Morton, Jr. on behalf of Creditor Mercedes-Benz Financial Services USA LLC  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Joseph Casello on behalf of Defendant Keith J. McGrath jcasello@cvclaw.net,  
jcasello627@gmail.com  
Joseph Casello on behalf of Defendant Kimberlie McGrath jcasello@cvclaw.net,  
jcasello627@gmail.com  
Joseph Casello on behalf of Debtor Keith J. McGrath jcasello@cvclaw.net, jcasello627@gmail.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nona Ostrove on behalf of Mediator Nona Ostrove nostrove@ostrovelaw.com

TOTAL: 14